

March 2010

Welcome back Friends and Members. Thank you for giving Workers' Federal another opportunity to serve you and share our news with you.

Rate Specials

Home Equity Line of Credit ~
5.25%*

**Variable rate based on Prime Rate -1.00%*

Variable rate based on Prime Rate -1.00%

***Rate is based on individual credit score and term.*



**OUR CARD CARRIES
A WORLD OF ADVANTAGES**

Tired of paying too high interest on your credit cards? Do you wish there was a way to consolidate without the cost of Cash Advances & transfer fees?

There is a way... Apply today for a WFCU VISA. With our low 9.90% interest rate and no annual or transfer fees you cannot find an easier way to consolidate your current accounts. Please call for details.

DO YOU HAVE "THE WORKS?"

Workers' Federal Credit Union offers our members "The Works" account. Any member with direct deposit into a checking account, ATM/VISA check card, Loan, and/or WFCU VISA qualifies. Members with "The Works" have some special benefits which include one free box of checks per year, five (5) fee free WFCU ATM withdrawals per statement cycle, and no monthly minimum balance fee. Give us a call to see how you may qualify.

ATTENTION ALL ATM/DEBIT CARD USERS

A fee of up to 1% of the amount of the transaction, calculated in U.S. dollars, will be imposed on all foreign transactions, including purchases, cash withdrawals and credits to your account. A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the U.S., Puerto Rico or the U.S. Virgin Islands.

Benefits Plus®

Get your car, home and other personal insurance at your credit union with many convenient billing options and special program rates for credit union members.

Contact: Christine M. Pagani,

Personal Insurance Sales Representative
christine@howlandandsargent.com

P.O. Box 989 • 8 South Road • Somers, CT 06071
Phone: (860) 763-4077 • Toll Free: (866) 468-7683
Fax: (860) 763-4735 • www.howlandsargent.com

HOURS OF OPERATION

STAFFORD

Monday - Wednesday / 9:00 am to 4:30 pm
Thursday / 9:00 am to 7:00 pm
Friday / 9:00 am to 6:00 pm
Saturday / 9:00 am to 1:00 pm

TOLLAND

Monday - Wednesday / 9:00 am to 4:30 pm
Thursday / 9:00 am to 5:30 pm
Friday / 9:00 am to 5:30 pm
Saturday / 9:00 am to 1:00 pm
Closed Daily 1:00 pm to 2:00 pm for lunch.

Home Banking Available Anytime at

WWW.WORKERSFCU.COM

Just Click Account Access and Sign-Up

Scheduled Closing Notice

Good Friday - April 2, 2010

Close at 5 pm - April 30, 2010

Memorial Day - May 31, 2010

BILL PAYMENT SERVICE AVAILABLE

Just log in to Home Banking
and enroll for

New iPay

Bill Payment Service.

If you have

“The Works” checking, there is no fee,
otherwise

it is only \$4.95 per month
(try it free for 60 days).

CHANGE IN OUR FUNDS AVAILABILITY POLICY

When you opened your account with us, you received our Funds Availability Policy which identified when items deposited to an account become available to be withdrawn in cash and to pay checks that you have written. Because of changes in the manner the Federal Reserve System process checks, we are required to amend our Funds Availability Policy. The effect of this amendment is that in some instances checks presented for deposit may be available to you more quickly than would have occurred previously; in no instance, will the change result in availability being delayed longer.

Effective February 27, 2010, the term “local check” as used in our Funds Availability Policy is defined to mean checks payable by or at or through a bank located in the United States.

CONTACT US

By Mail:

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By Phone:

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(860) 896-1993 Tolland

By E-Mail:

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